

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION

In re:

ALFONZO H. WRIGHT
PATRICIA A. WRIGHT
Debtor(s)

Case No. 13-11744-JNP

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2013.
- 2) The plan was confirmed on 10/02/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/07/2017.
- 5) The case was Completed on 03/22/2018.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,886.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$78,959.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$78,959.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,044.17
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,694.39
Other	\$526.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,264.56

Attorney fees paid and disclosed by debtor: \$2,225.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCARE IN-PATIENT MEDICINE	Unsecured	1,500.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE, LP	Unsecured	11,673.00	11,673.07	11,673.07	475.63	0.00
AMERICAN INFOSOURCE, LP	Unsecured	1,438.00	1,217.97	1,217.97	49.63	0.00
AMERICAN INFOSOURCE, LP	Unsecured	6,109.00	8,482.17	8,482.17	345.61	0.00
AMERICAN INFOSOURCE, LP	Unsecured	3,147.00	2,729.50	2,729.50	111.21	0.00
AMERICAN INFOSOURCE, LP	Unsecured	NA	1,105.87	1,105.87	45.06	0.00
AMERICAN INFOSOURCE, LP	Unsecured	NA	1,156.75	1,156.75	47.13	0.00
AMERICAN INFOSOURCE, LP	Unsecured	531.00	465.68	465.68	18.97	0.00
AMERICAN INFOSOURCE, LP	Unsecured	3,289.00	3,161.15	3,161.15	128.80	0.00
AMERICA'S SERVICING COMPANY	Secured	53,992.00	60,859.81	0.00	0.00	0.00
APEX ASSET MANAGEMENT, LLC	Unsecured	1,200.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	16,414.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	5,953.00	NA	NA	0.00	0.00
BANK OF AMERICA, N.A.	Secured	70,982.00	90,874.75	0.00	0.00	0.00
BOROUGH OF CLEMENTON	Secured	1,693.00	NA	84.43	84.43	0.00
BOROUGH OF PINE HILL	Secured	283.00	403.08	0.00	0.00	0.00
CAMDEN COUNTY MUA	Secured	576.00	NA	NA	0.00	0.00
CAMDEN COUNTY MUA	Secured	1,253.00	2,303.77	2,303.77	2,303.77	0.00
CAMDEN COUNTY MUA	Secured	629.00	NA	NA	0.00	0.00
CAMDEN COUNTY MUA	Secured	417.00	NA	NA	0.00	0.00
CAMDEN COUNTY MUA	Secured	643.00	NA	NA	0.00	0.00
CAMDEN COUNTY MUA	Secured	623.00	NA	NA	0.00	0.00
CAMDEN COUNTY MUA	Secured	723.00	NA	NA	0.00	0.00
CAMDEN COUNTY MUA	Secured	660.00	NA	NA	0.00	0.00
CAMDEN COUNTY MUA	Secured	732.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	3,180.00	3,460.17	3,460.17	140.99	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	2,505.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	8,955.00	9,336.05	9,336.05	380.40	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	3,263.00	3,746.39	3,746.39	152.65	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	13,582.00	12,635.41	12,635.41	514.84	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	3,214.00	3,688.18	3,688.18	150.27	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA, N.A.	Unsecured	2,544.00	2,024.35	2,024.35	82.49	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	NA	6,753.47	6,753.47	275.17	0.00
CHASE BANK USA, N.A.	Unsecured	1,218.00	NA	NA	0.00	0.00
CHASE BANK USA, N.A.	Unsecured	2,729.00	NA	NA	0.00	0.00
Citibank	Unsecured	4,227.00	NA	NA	0.00	0.00
DIAGNOSTIC PATHOLOGY CONSULTA	Unsecured	512.00	NA	NA	0.00	0.00
EDUARDO F. ENRIQUEZ MD	Unsecured	449.00	NA	NA	0.00	0.00
EMERGENCY PHYSICIAN ASSOCIATE	Unsecured	4,806.00	NA	NA	0.00	0.00
EVERBANK	Secured	70,304.00	75,445.46	0.00	0.00	0.00
EVERBANK	Secured	64,703.00	NA	NA	0.00	0.00
FIA CARD SERVICES, N.A.	Unsecured	5,953.00	5,953.17	5,953.17	242.57	0.00
GMAC MORTGAGE, LLC	Unsecured	41,828.00	NA	NA	0.00	0.00
GREEN TREE SERVICING, LLC	Secured	NA	99,232.16	0.00	0.00	0.00
GREEN TREE SERVICING, LLC	Secured	61,766.00	89,033.53	0.00	0.00	0.00
HADDON RENAL MEDICAL SPEC. PA	Unsecured	290.00	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	1,604.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	2,927.00	3,004.40	3,004.40	122.42	0.00
KENNEDY HEALTH SYSTEMS	Unsecured	28,571.00	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Unsecured	13,336.00	NA	NA	0.00	0.00
MASON RUN CONDOMINIUM ASSOC	Unsecured	3,405.00	17,741.22	17,741.22	722.88	0.00
MASON RUN CONDOMINIUM ASSOC	Secured	6,560.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, IN	Unsecured	NA	NA	NA	0.00	0.00
NEW PENN FINANCIAL, LLC	Secured	153,408.00	168,526.24	19,393.99	19,393.99	0.00
OCWEN LOAN SERVICING, LLC	Secured	44,635.00	46,531.51	6,824.39	6,824.39	0.00
OCWEN LOAN SERVICING, LLC	Secured	NA	48,820.81	5,548.65	5,548.65	0.00
PORTFOLIO INVESTMENTS I, LLC	Unsecured	NA	3,686.15	3,686.15	150.19	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	336.90	336.90	13.72	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,115.65	1,115.65	45.45	0.00
SOUTH JERSEY GAS COMPANY	Unsecured	1,202.00	NA	NA	0.00	0.00
SOUTH JERSEY GASTROENTEROLOG	Unsecured	385.00	NA	NA	0.00	0.00
SOUTH JERSEY RADIOLOGY	Unsecured	2,483.00	NA	NA	0.00	0.00
THE HEART HOUSE	Unsecured	142.00	NA	NA	0.00	0.00
TOWNSHIP OF WINSLOW	Secured	368.00	338.81	263.36	263.36	0.00
TOWNSHIP OF WINSLOW	Secured	398.00	323.13	0.00	0.00	0.00
TOWNSHIP OF WINSLOW	Secured	625.00	768.27	0.00	0.00	0.00
TOWNSHIP OF WINSLOW	Secured	2,258.00	1,058.91	0.00	0.00	0.00
TOWNSHIP OF WINSLOW	Secured	1,259.00	3,113.88	1,826.47	1,826.47	0.00
TOWNSHIP OF WINSLOW	Secured	NA	80.00	0.00	0.00	0.00
TOWNSHIP OF WINSLOW	Secured	NA	0.00	0.00	0.00	0.00
TOWNSHIP OF WINSLOW	Secured	NA	80.36	62.46	62.46	0.00
U.S. BANK, N.A.	Secured	56,504.00	63,108.23	14,652.38	14,652.38	0.00
VIRTUA HEALTH SYSTEM	Unsecured	74,861.00	NA	NA	0.00	0.00
VIRTUA HEALTH SYSTEM	Unsecured	50,000.00	NA	NA	0.00	0.00
VIRTUA HEALTH SYSTEM	Unsecured	4,886.00	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	168,611.00	167,906.58	2,715.86	2,715.86	0.00
WELLS FARGO BANK, N.A.	Secured	45,695.00	45,092.23	0.00	0.00	0.00
WEST JERSEY ANESTHESIA ASSOCIA	Unsecured	1,200.00	NA	NA	0.00	0.00
WINSLOW CROSSING HOMEOWNERS	Secured	NA	NA	NA	0.00	0.00
WINSLOW CROSSING HOMEOWNERS	Secured	NA	21,827.96	10,802.60	10,802.60	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$49,135.27	\$49,135.27	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$15,343.09	\$15,343.09	\$0.00
TOTAL SECURED:	\$64,478.36	\$64,478.36	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$103,473.67	\$4,216.08	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,264.56</u>
Disbursements to Creditors	<u>\$68,694.44</u>
TOTAL DISBURSEMENTS :	<u>\$78,959.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/05/2018

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.